



Show Us Your Pet Instagram Contest Official Rules 2019

Official Rules

By submitting a photo(s) for the Gain Federal Credit Union “Show Us Your Pet” contest, you agree to the official rules. Please read them carefully before entering. Without limitation this contract includes indemnities to the contest entities (defined below) from you and a limitation of your rights and remedies. The Gain Federal Credit Union or the “sponsor” reserves the right to contact you regarding your participation in this contest. No purchase or payment of any kind is necessary to enter or win this contest

ELIGIBILITY: This online contest is open to all U.S. residents age 18 years of age and older at the time of entry. Credit union membership is not required.

ENTRIES: All entries must be posted on the official Gain Federal Credit Union Instagram page (<https://www.instagram.com/gainfcu/>). The photo must be the original work of the entrants and must not infringe upon the copyright, trademark, right of privacy, publicity, or other intellectual property or any other rights of any person or entity. Only those photos taken during the official entry period will be included in the contest. If the photo contains any material or elements that are not owned by the entrant and/or which are subject to the right of third party, the entrant is responsible for obtaining, prior to submission of the photo, any and all releases and consents necessary to permit use of the photo by Gain Federal Credit Union.

Each entrant agrees and grants Gain Federal Credit Union permission to make available and display/perform and otherwise distribute entrants’ names and photo submission in all media in perpetuity without compensation. Except where legally prohibited, submission of an entry into this contest constitutes permission for Sponsor to use the entrant’s name, photograph, likeness, address and testimonial, in printed, broadcast, or new media, in perpetuity, in any manner it deems appropriate in connection with promoting the photo submission itself or this contest, without further compensation in connection with this contest or the prize awarded.

Modifications Allowed

- Images may be cropped and rotated as necessary.
- Images may be resized as long as the aspect ratio is maintained.
- Red-eye removal and spot editing.
- One-step enhancement such as auto-levels.
- Use of filters to sharpen, soften, blur, despeckle, or remove noise.
- Use of corrective functions to improve the natural appearance of the image, such as levels, contrast, brightness, curves, intensity, tone, hue, saturation, lightness, value, color balance, and tint.

Entrants may submit more than one photo, but each photo must be unique and the photos will have to be uploaded during the entry period for consideration.

PROCESS: Access the Instagram application through your selected device and search for the official Gain Federal Credit Union page. Click the “Follow” button at the top of the page. Upload your photo and post a brief description and tag your entry with @gainfcu and #gainpets during the entry period

(see below for entry period). Once the entry submission period is over, we'll select one (1) winner for our contest. If you are not an Instagram user, or do not have a digital photo or access to the Internet, you may enter the contest by submitting your name, address, phone number, "Show Us Your Pet" photo and a description of your photo to: **Gain Federal Credit Union Show Us Your Pet, Attention: Marketing Department, 1800 West Magnolia Blvd., Burbank, CA 91506**. All photos received via our mailing address may be posted on Gain Federal Credit Union's Instagram account.

WINNER SELECTION: At the close of the entry period, one (1) winner will be randomly chosen from those photos entered. The winner will receive one (1) \$25.00 Petco Gift Card and one (1) \$25.00 Gas Card. The winner will be contacted by Gain Federal Credit Union through Instagram to arrange receipt of the prize. Winners will be announced no later than the Monday following the close of the entry period on the Gain Federal Credit Union Instagram account. One winner per household.

RESTRICTIONS: Some restrictions apply. Winner is responsible for applicable tax consequences. The winner agrees to permit Gain Federal Credit Union to use their name and likeness and to provide high resolution version of the photo for credit union materials. This contest is subject to change and/or cancellation at any time by Gain Federal Credit Union without notice. Not valid where prohibited by law. If an ineligible person is selected as the winner, an alternate winner will be chosen.

Gain Federal Credit Union is not responsible for technical, hardware or software malfunctions, lost or unavailable network connections, undeliverable e-mail, or failed, incorrect, inaccurate, incomplete or delayed electronic communications, telephone, telephone line or other telephone related problems or errors, whether caused by the sender or by any of the equipment or programming associated with or utilized in this Contest, or by any human error which may occur in the processing of the entries in this Contest. If, in Gain Federal Credit Union's opinion, there is any suspected or actual evidence of tampering with any portion of the Contest, or if technical difficulties compromise the integrity of the Contest, the Sponsor reserves the right to terminate the Contest and determine a winner using all eligible entries received as of the date of termination or to modify the Contest in a manner deemed appropriate by the credit union.

CONTEST: Each photo submitted must be suitable for display and publication to a general audience in all forms of media, including online and print. Entries must be in good taste. Entries that are determined by Gain Federal Credit Union to be indecent, offensive, threatening, fraudulent or illegal will be disqualified and removed from Gain Federal Credit Union's Instagram account and that entry will not qualify to enter to win.

ENTRY PERIOD:

12:01 A.M. (PT) Monday, April 15, 2019 – 11:59 P.M. (PT) Friday, May 31, 2019

PRIVACY POLICY: Any personal information supplied by you to Instagram will be subject to Instagram's privacy policy.

SPONSOR: Gain Federal Credit Union, 1800 West Magnolia Blvd., Burbank, CA 91506